

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Jacqueline Denise Brown

S.S. No.: xxx-xx-0526

Mailing Address: PO Box 61874, Durham, NC 27715-

Case No. 11-80926

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 9, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/29/11

Lastname-SS#: Brown-0526

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Onkley Realty		House Rental

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS at FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Kimbrells	2	\$500	5.00		\$10.74	BR suite
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS at 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AmeriCredit	1	\$17,383	5.00	\$164	\$373.40	2008 Nissan
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI= None(\$0)		None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$407** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **7.31** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit One Bank, N.A.**
PO Box 98873
Las Vegas, NV 89193-8873

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

ACS
Post Office Box 7051
Utica, NY 13504-7051

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Alliance One Receivables Management
4850 Street Road
Suite 300
Feasterville Trevose, PA 19053

CSLFC
501 Bleecker Street
Utica, NY 13501-2498

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AmeriCredit ***
Post Office Box 183853
Attn: Managing Agent
Arlington, TX 76096-3853

Duke University Health System
Post Office Box 91040
Durham, NC 27708-1040

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bankcard Services
Post Office Box 4499
Beaverton, OR 97076

Duke University Hospital**
PO Box 15000
Durham, NC 27704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One **
Bankruptcy Department
PO BOX 85167
Richmond, VA 23285

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citifinancial
104H Highway 54 Bypass W.
Carrboro, NC 27510

Durham Medical Center
4220 N. Roxboro Rd
Durham, NC 27704

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Citifinancial **
Bankruptcy Department
PO Box 140489
Irving, TX 75014-0489

First Premier Bank**
Post Office Box 5147
Sioux Falls, SD 57117-5147

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Kimbrell's
101 West Chapel Hill Street
Durham, NC 27701

LVNV Funding, LLC
Post Office Box 10584
Greenville, SC 29603

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Orchard Bank
c/o HSBC Card Services
PO BOX 80084
Salinas, CA 93912

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

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Austin, TX 78753